

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION

DANNY IRVIN ADAMS & ANITA SUSAN COOPER ADAMS

CASE NO. 14-70059-HDH-13

AKA1:  
DBA1:  
SS#1: xxx-xx- 6796

AKA2:  
DBA2:  
SS#2: xxx-xx- 4773

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**REPORT OF 341 MEETING**

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I. 341 MEETING REPORT:

A. Orig. Date: 4/1/2014 Orig. Time: 11:00 AM Reset Date: Reset Time:  
B. Meeting Results: Adjourned  
C. Debtor(s): Debtor 1 Appeared Debtor 2 Appeared  
D. Attorney for Debtor(s): Appeared  
E. Creditor Appearance: None  
F. Amount Paid to the Trustee as of 4/1/2014 \$1,136.00 First Payment Due Date: 3/30/2014  
G. File Trustee's Motion to Dismiss because  
H. B22C Information: B22C Form is: Complete  
Budgeted Income: \$6,179.05 Expense: \$5,043.05 Surplus: \$1,136.00  
Plan Payment: \$1,136.00 Monthly Plan Term(Months): 60  
I. Value of Non-Exempt Property: \$0.00 Proposed Amount to Unsecured Creditors: \$0.00  
Objection to Exemption of:  
Repeat Filing (If case dismissed, it should be with prejudice) Previous Case Numbers:  
Object to Invoke Stay Pleading  
Case Converted from Chapter 7, Bar Date Set: 6/30/2014 Date Converted from Chapter 7:  
J. Required Information: Good  
K. Business Information:  
L. Object to Confirmation: Yes  
Sch J lists excessive expenses  
Failure to include all disposable income  
Tax return affidavit states 2010-12 have not been filed  
M. Financial Management Class: Debtor 1 Appeared Debtor 2 Appeared  
N. Eligibility:  
Certificate of Credit Counseling Filed: Both Debtor 1 and Debtor 2  
Credit Counseling Provider Approved: Yes  
Debt Limits Exceeded (Secured-\$1,081,400; Unsecured-\$360,475): No  
O. Domestic Support Obligation: \$0.00 Current: Arrears: \$0.00  
Affidavit and Disclosure of Domestic Support Obligations Received: Yes  
P. Remarks: Questions  
-Sch J lists excessive expenses  
-Nat'l Std 3, 2, 2 \$4,317 -- Adj Nat'l Std \$4,415 -- Adjusted by \$34 home, \$64 rent ins,  
-Sch J \$5,043 & debt in plan \$950 totals \$5,993 or \$1,578 above Adj Nat'l Std  
-\$100 rent home maint, \$220 cell, \$190 cable/internet, \$790 food, \$260 clothing /laundry  
-\$662 x-port, \$150 veh/camper maint, \$870 med/dental exp(Ins from employer correct?)  
paint, fence, etc on the rental property, 4 cell phones & the other 2 are for his parents w/o contribution  
Not rural so a lot of options on cable  
De1 65/day De2 90/day  
She has cancer & needs treatments  
-Failure to include all disposable income  
-Tax return affidavit states 2010-12 have not been filed

Walter O'Cheskey

Chapter 13 Trustee

6308 Iola Avenue Lubbock, TX 79424

(806) 748-1980 Phone (806) 748-1956 Fax

They have now been filed.

Dated: 4/1/2014

/s/ Walter O'Cheskey

Standing Bankruptcy Trustee

By: Brent Hagan

Case Number:	14-70059
Debtor:	Adams
Attorney:	White
Presiding Officer:	Brent Hagan
Calculation Date:	3/31/2014 14:47

Domestic Support <b>Input name from Plan</b>	Arrears Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Secured Creditor/Collateral <b>Input name from Plan</b>	Value/Claim Amount Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
Fidelity Bank -- Camper	\$2,465.00	5.50%	36	\$74.43	\$2,679.58
Fidelity Bank -- 2012 Ford	\$32,500.00	5.50%	60	\$620.79	\$37,247.27
Fidelity Bank -- 2010 Nissan	\$13,049.00	5.50%	60	\$249.25	\$14,955.06
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Priority Creditor <b>Input name from Plan</b>	Value/Claim Amount Enter amount from Plan		Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00

Attorney Fees <b>Paid Through the Plan</b>	\$3,196.00			\$3,196.00
Noticing Fees	\$95.04			\$95.04
Clerk Filing Fees	\$0.00			\$0.00

Hardacre Minimum	\$0.00	<-----		
Chapter 7 Minimum (Gross)	\$0.00			
Less Trustee Fees	\$0.00			
Less Attorney Fees	\$3,196.00			
Less Noticing Fees	\$95.04			
Less Clerk Filing Fees	\$0.00			
Less Scheduled Priority Claims	\$0.00			
Less Other (Explain Below)	\$0.00			
Chapter 7 Minimum (Net)	\$0.00	<-----		

Greater Of -----&gt;

Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum)	\$105,844.67
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Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S & Trustee Fee)	\$64,626.06
Debtor Plan Base (Monthly Payment X Term)	\$68,160.00
Surplus (Debtor Plan Base - Calculated Base)	\$3,533.94

Comments: